

# keyfacts

## about our services

**Benefits For Business Ltd**  
108 Queens Road  
Farnborough Hants  
GU14 6JR  
[enquiries@benefitsforbusiness.co.uk](mailto:enquiries@benefitsforbusiness.co.uk)  
[www.benefitsforbusiness.co.uk](http://www.benefitsforbusiness.co.uk)  
Tel 01252 540888  
Fax 01252 540 360

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### 1. The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

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### 2. Whose products do we offer?

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#### Insurance

- We offer products from a range of insurers for term assurance, critical illness, permanent health insurance, private health insurance, building & contents insurance, pet insurance, travel insurance, accident, sickness and unemployment cover.
- We can only offer products from a limited number of insurers.
- We can only offer products from a single insurer.

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### 3. Which service will we provide you with?

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#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness, permanent health insurance, private health insurance, building & contents insurance, pet insurance, travel insurance, accident, sickness and unemployment cover.  
You will not receive advice or a recommendation from us.
- We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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### 4. What will you have to pay us for our services?

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#### Insurance

- A fee
- No fee we will be paid by commission from the providers for term assurance, critical illness, permanent health insurance, private health insurance, building & contents insurance, pet insurance, travel insurance, accident, sickness and unemployment cover.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

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### 5. Who regulates us?

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Benefits For Business Ltd of 108 Queens Road, Farnborough Hants GU14 6JR is regulated by the Financial Services Authority.

Our FSA Register number 304510.

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Our permitted business is non- investment insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## 6. What to do if you have a complaint

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If you wish to register a complaint, please contact us:

**In writing:** Compliance Manager at Benefits for Business Ltd 108 Queens Road Lynchford Road Farnborough Hants GU14 6JR

**By phone:** Tel: 01252 540888.

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service

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## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

### Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

or

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

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## 8. Terms of business

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### Commencement date

This Terms of Business comes into effect on the date you receive it from us.

### How we act for you

We prefer our clients to give us instructions in writing to avoid possible disputes. We will, however, accept oral instructions providing they are subsequently confirmed in writing.

Any advice we give you will normally be in writing, but if given orally will be recorded on your file.

Where any recommendation we make, or transaction we undertake for you, results in a right to cancel the policy under certain conditions, we will advise you of these rights. We will also tell you if you do not have a right to cancel the arrangement.

Occasions can arise where we, or one of our other customers, will have some form of interest in business which we are transacting for you. If this happens, or we become aware that our interests, or those of one of our other customers, conflict with your interests, we will inform you and obtain your consent before we carry out your instructions.

### Contact

Once we have acted upon your instructions we will not normally give you further advice. However, we may review our record of your investments and policies periodically and contact you to suggest that we arrange a review meeting. We will, however, be pleased to advise you at any time should you require further assistance.

We like to keep our customers informed of products and services we offer which may be of interest to them, therefore, from time to time we may forward marketing material to you, or contact you by telephone.

### Termination of this agreement

You, or we, may terminate our authority to act on your behalf at any time without penalty. Notice of this termination must be given in writing by first class post. It will be deemed to be received 2 business days after being posted.

Any business currently being completed will be completed unless we receive your instructions to the contrary.

Any fees outstanding at the date of termination will be due within four weeks of the termination date.

### Law

These Terms of Business are governed and shall be construed in accordance with English law and the parties shall

submit to the exclusive jurisdiction of the English Courts.